IN THE SPECIFICATION

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Please delete paragraph [0028] beginning at page 15, line 18 through page 16, line 8, as follows

[0028] The data writing apparatus for a portable terminal memory as the present invention is for writing the data required at the time of actuating the portable terminal onto the memory medium when the identification data stored in the memory medium of the portable terminal is user registered. In the followings, a first embodiment will be described by referring to a case where the data to be written to the memory medium is the URL accessible to the portal site which can be customized for each user, and a second embodiment and a third embodiment will describe the modification examples of the configuration thereof. Further, a fourth embodiment will be described by referring to a case where the data to be written to the memory medium is the communication fee data of the prepaid system of the portable terminal. Furthermore, a fifth embodiment will illustrate another example of user authentication processing.